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**United States Bankruptcy Court  
Eastern District of Virginia  
Richmond Division**

IN RE: Michelle L. Avent, Debtor  
3218 Hastings Road  
Petersburg, VA 23805  
Last 4 of SSN: xxx-xx-2624

Case#: 15-31782  
Trustee: Carl M. Bates  
Chapter: 13

**AFFIDAVIT**

I, Michelle L. Avent declare under penalty of perjury that the information provided in the Motion to Extend the Automatic Stay is true and correct. I am the Debtor in the above referenced case.

I have only filed one previous bankruptcy, Chapter 13 Case# 13-33758 filed on July 10, 2013 and dismissed on March 10, 2015.

During my prior case, my mother was very ill. In April 2014, I was laid off from my job at Union Mortgage. I made the difficult decision not to attempt to reenter the work force and instead take on the role of primary caretaker. I continued to make plan payments while I was receiving Unemployment Compensation. Although, I requested a Loan Modification, my mortgage company wasn't able to approve it without employment.

Following an extended illness, my mother died on February 24, 2015. I fell behind in my payments to the Chapter 13 Trustee and was not able to catch up missed payments because I paid approximately \$6,000 in unanticipated end of life expenses for my mother which included funeral expenses.

I have just been offered employment and I will begin my new job on April 23, 2015. My salary is \$45,000 a year. I will have the disposable income necessary to fund my living expenses including my mortgage and Chapter 13 plan payments.

Date: April 21, 2015

/s/ Michelle L. Avent  
Michelle L. Avent